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ABSTRACT

Using the National Longitudinal Survey of young women aged 14 to 24 in 1968 who were interviewed annually over a five-year period, a study was conducted to examine the relative importance of economic and noneconomic factors in determining the likelihood of marital disruption for young black and white women. A literature review showed that previous research lacked an interdisciplinary approach. The major economic factors examined consisted of the husband's earnings, improvements in financial position, debt accumulation, welfare accessibility, the woman's income, and number of hours worked per week. The demographic and social variables considered were the woman's education, age, duration of marriage, childbearing, growing up in a broken home, and urban/rural residence. Also the ease with which one can obtain a divorce in the state of residence was analyzed. It was found that (1) direct economic factors are less important as determinants of marital breakdown than socioeconomic background and demographic factors; (2) educational attainment, coming from a broken home, age, and duration of marriage are the most influential determinants; (3) racial differences are not significant. Topics for future research on this subject are suggested. (ELG)

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The Causes of Marital Disruption Among Young American Women: An Interdisciplinary Perspective*

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U S DEPARTMENT OF HEALTH, EDUCATION & WELFARE
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The determinants of marital disruption for a nationally representative cross-section of black and white women aged 14 to 24 in 1968 are examined from an interdisciplinary perspective. Utilizing data from the National Longitudinal Survey of Labor Market Behavior of Young Women, a multivariate analysis incorporating a full range of economic, social and demographic variables examined the determinants of a first marital disruption between 1968 and 1973 for young women who were married at any point during that interval. While economic factors were found to have some importance, other social and demographic factors appeared to have a more significant independent effect on the probability of disruption.

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INTRODUCTION

While the literature which focuses on the determinants of marital disruption has expanded greatly in recent years, it has for the most part lacked an interdisciplinary perspective. This is unfortunate, as the causes of marital disruption undoubtedly cross many disciplinary lines, being clearly linked to psychological, social, and economic factors.

The literature examining psychological indicators has concentrated on the effects on marital instability of certain background factors, such as value dissimilarity among mates, age at marriage, premarital or early postmarital pregnancy, and intergenerational transmission of instability. Age at marriage is found to be a strong predictor of marital disruption, regardless of whether univariate or multivariate techniques are used (Bumpass and Sweet, 1972; Gary Lee, 1977; Shirley Johnson, 1975; Ross and Sawhill, 1975). Univariate analyses also appear to positively correlate premarital or early postmarital pregnancy with marital instability. (Christensen, 1963; Bacon, 1974; Coombs and Zumeta, 1970; Furstenberg, 1976). However, once controls for other socioeconomic characteristics are added, only illegitimacy (premarital birth) is associated with significantly higher disruption probabilities (Sweet and Bumpass, 1973; Hampton, 1975). There is also evidence of the transmission of intergenerational marital instability, as some studies indicate that children of broken marriages are more likely to have their own marriages dissolve (Bumpass and Sweet, 1972; Pope and Mueller, 1976; Goode, 1956). Finally, there appears to be some empirical support for the hypothesis that marital satisfaction declines for those who marry dissimilar mates (Becker, 1973). Dissimilarities are seen in terms of religion (Levinger,

1965; Landis, 1963; Becker, Landes, and Michael, 1977), education (Bumpass and Sweet, 1972) and age (Bumpass and Sweet, 1972).

Another potential source of pressure on a marriage is the social structure of the community in which the couple resides. Variables proxying for such a structure include the urban nature of the residence, the regional location, and community norms. Carter and Plateris (1963) find rural divorce rates to be substantially lower than urban ones; Cutright's work (1971) appears to confirm lower divorce rates for settled farmers. Ross and Sawhill (1975), using multivariate analysis, also find that living in an SMSA has a significantly negative impact on stability. In terms of regional variations, Ross and Sawhill (1975) unlike Bumpass and Sweet (1972) find no significant reduction in the probability of disruption for nonwhites living in the South. Highest separation rates are for nonwhites living in the Northeast and for whites living in the West. Although the effect on divorce of changing societal attitudes has not been empirically studied, over time divorce appears to have become more socially acceptable.

Shifting to the economic perspective, perhaps the most significant recent work is that of Ross and Sawhill (1975) which, more than most other research, tries to bridge the interdisciplinary gap by including a fairly wide range of economic and noneconomic variables in their modeling. Their primary focus, however, is an attempt to distinguish those economic factors which are felt to contribute to marital breakdown from those hypothesized to "cement" a marriage.

Ross and Sawhill term these forces "independence" and "income" effects. From an economic perspective, factors which would promote a feeling of economic independence in a woman, such as high wage employment or access to asset income independent of her husband, might everything else being equal provide encouragement for a woman to leave a marriage. In contrast, factors which encourage a wife's dependence on her husband, such as his high earnings or substantial personal asset income, are "income" effects which would normally be associated with below average probabilities of marital breakdown. In addition to these absolute income and earnings concepts, relative concepts also appear in the economics literature, such as the relationship of the wife's actual or expected earnings to changes in the husband's earnings over time and the ratio of the husband's actual to his expected earnings.

Goode (1956) first introduced the concept of an "income" effect by his finding that divorce was more common among the lower classes, whether these classes were defined by husband's education or occupation, or by family income. Cutright (1971), however, concluded that once controls are introduced for family income, husband's education and occupation had no direct effect on marital stability. This result was supported by Johnson (1975) and Hampton (1975) using a multivariate framework. However, several other researchers using multiviarate techniques have in recent years concluded that the absolute level of the husband's earnings has no apparent effect on dissolution probabilities, but rather it is the stability of these earnings which is important (Ross and Sawhill, 1975; Cherlin, 1976). The level of family assets is also found to be significantly

associated with marital stability in a positive direction (Ross and Sawhill, 1975; Cherlin, 1977).

The level of the wife's earnings has served as the primary proxy for the "independence" effect. There appears to be a general confirmation in the literature that these earnings are positively associated with the probability of disruption (Ross and Sawhill, 1975; Johnson, 1975). Alternatively, Cherlin (1976) attempts to test directly Becker's theory of marriage (1973) which hypothesizes greater marital stability where the ratio of the wife's wage relative to her husband's wage is low, such that the wife's comparative advantage is to remain in the home specializing in nonmarket work. Cherlin's results are consistent with Becker's hypothesis.

Somewhat related to this hypothesized "independence" effect is the effect of the presence of children on marital stability. Becker (1973) sees the number of children at home as positively associated with marital stability: (1) because there is then a greater demand for role specialization (i.e., a greater amount of time in the home is required on the part of the wife) and (2) because couples with less stable marriages have fewer children. At the same time, recent research suggests that the presence of children interferes with the husband-wife relationship (Campbell, 1975). In part this paradox can be resolved by the fact that the presence of children, particularly those of preschool age, represents a significant cost for the wife if she separates from her husband and retains custody of the children. The negative association that Becker, Landes, and Michael (1977)

find between the probability of divorce and the number of own children remains unconfirmed by other research. However, the presence of an infant is generally found to be significantly and negatively related to the probability of dissolution (Cherlin, 1977; Carter and Plateris, 1963; Johnson, 1975).

The marital disruption literature has also explored the notion that among low income families there may be a welfare effect, since the separated, divorced or unmarried woman with children can receive financial subsidies that are unobtainable while remaining inside the marriage. Marjorie Honig (1973), using data on 44 of the largest SMSA's does find a relationship between high welfare payments and the proportion of women heading families with children. When AFDC payments were compared specifically to ratios of separated to married mothers differing in race and rural-urban location, higher payments did appear to be associated with higher ratios (Moles, 1976). However, multivariate analysis predicting marital disruption and incorporating an explanatory variable proxying for accessibility to AFDC benefits have not found significant relationships (Cherlin, 1976; Ross and Sawhill, 1975; Cutright and Scanzoni, 1973).

The Data

This study uses a sample universe from the National Longitudinal Surveys' cohort of young women interviewed in every year over a five-year period between 1968 and 1973. The cohort interviewed is representative

of a sample of American women aged 14 to 24 in 1968, with oversampling of nonwhites to permit separate analyses (Parnes, 1977). Thus, the results of this study may be considered representative of and generalizable to a full cross-section of young American women who have married in recent years.

Our sample of maritally disrupting women includes all women who are either separated or divorced between 1968 and 1973 (see Appendix). All of these women were either already married in 1968 or married at some time after that point but before the 1973 interview. Women who moved from a "never married" status in one survey to a "disrupted" status in the next are excluded since no information exists with respect to the characteristics of their husbands. The small number of women who were enrolled in school at the last survey date before their marital disruption are also excluded since information on their predisruption labor market activity and earnings is less meaningful.

Since the precise date of separation cannot be determined for most women, the "before" and "after" status will refer to the nearest interview date before and after the marital disruption. Throughout this study, "T" will refer to the last interview before the disruption and "T - 1," the immediately earlier interview date. In general, for the disrupting women, all variables will be measured at the survey point "T."

In order to compare the characteristics of individuals in our sample whose marriages disrupted with a comparable group whose marriages remained intact, a "comparison group" representing "nondisrupting counterparts" (to those whose marriages broke down) was constructed. In the most general terms, a woman was included in the comparison group

if she was in her first marriage at some point between 1968 and 1973 and the marriage did not break up during the period.[1]

In order to maximize the sample size, marital disruption is defined to include both those who separate and those who divorce. It is felt that this is justified in most instances, as the short-term social and economic determinants of both events should be similar, regardless of whether the process results in a quick divorce or a more lingering separation process.

Given the nature of our sample, the perspective of this paper will be from the female side. That is, the focus is on why a woman separates from or is divorced from her husband. Clearly, the husband's perspective might be quite different. While to some extent certain mirror images are implied, symmetry in all instances is not suggested.

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[1]Since many women were eligible to be in the comparison group at more than one survey date, the eligible respondents were randomly distributed across survey years in the same proportions as the disruptees were distributed. Further adjustments were made in the comparison group consistent with the adjustment made in the disruptee population. This adjustment excluded women who were never married at T but who subsequently did have their marriages disrupt. See Appendix for details.

Finally, the nature of the data perhaps biases the focus of the research, particularly with regard to the interpretation of the determinants of the marital disruption. That is, what is in reality a continuous process is being measured in a discrete way. Thus, for example, the factors that are found to be significant "determinants" of marital disruption may well reflect precipitating events in the disruption process rather than true causes of disruption. As such, overt manifestations of a much more subtle process are being recorded.

RESULTS

Some tabular results An examination of Table 1 suggests that there are indeed major socioeconomic differences at time T between maritally disrupting and nondisrupting ("reference") families. Women in stable (nondisrupting) families had higher family incomes, were less likely to be receiving public assistance, and were better educated. From a relative perspective, their families were more likely to have improved their financial situation during the preceding year (between T - 1 and T). Aside from the direct economic factors, women from stable backgrounds (living with both parents at age 14), living in smaller families (with fewer children of their own) also had lower disruption probabilities. Similar patterns are evidenced for both black and white women. However, blacks, regardless of whether they disrupted or remained married, had lower levels of economic well-being than whites.

Table 1 Characteristics of Marital Disruption and Comparison Groups at Time T, by Race

Characteristics	Comparison group		Marital disruptees	
	Whites	Blacks	Whites	Blacks
Work-related				
Labor force participation rate	56.0	58.5	54.9	56.4
Unemployment rate	10.8	17.9	12.5	29.4
Median Duncan Index of current or last job	44.2	22.4	37.9	19.1
Percent taking training in past year	16.9	17.4	16.3	13.8
Percent (of employed) employed full time	69.3	75.0	75.5	88.7
Husband's weeks worked in past year (percent with less than 26 weeks)	9.5	4.8	8.5	9.1
Mean hourly wage of current or or last job	2.03	1.71	1.79	1.64
Income-asset				
Median family income	7,797	6,296	7,095	5,700
Median respondent's earnings	1,169	844	833	982
Mean family income	8,232	6,890	7,522	6,251
Mean respondent's earnings	1,982	1,608	1,708	1,594
Percent with liabilities (excl. 30-day charge)	43.0	49.3	59.0	46.9
Percent owning own home	26.9	17.6	32.6	19.7
Percent with improving finances between T - 1 and T	57.8	54.3	48.8	32.4
Percent with family member receiving public asst.	2.5	7.7	5.4	17.3
Family-related				
Mean family size	2.97	4.14	3.25	4.54
Percent with own children	48.6	68.3	61.4	83.4
Duration of marriage (percent married less than 3.5 years)	69.5	73.7	53.1	55.1
Personal				
Percent with less than 12 years of school	17.8	35.3	38.8	56.4
Percent who lived with both parents at age 14	85.1	61.4	75.6	51.3
Median age	22.3	22.1	21.7	21.8

A survey of work-related characteristics indicates that, although both the comparison and disrupting groups within both races have similar labor force participation rates, there are, nevertheless, certain differences. Among blacks, those who subsequently disrupt have a substantially higher unemployment rate than their married counterparts. If employed, black disruptees are more likely to be employed full time but at somewhat lower wages than those who are not disrupting. Their husbands, on the other hand, are more likely to be working fewer than 26 weeks than are the husbands of those who remain married. Among whites, the wage differentials are even more pronounced than among blacks but other differences are less substantial.

Some multivariate results In order to estimate the independent influence of the various socioeconomic and demographic factors on the probability of marital disruption, a multivariate model incorporating a variety of relevant variables was constructed. The multivariate technique employed is multiple classification analysis (MCA), a form of regression analysis using dummy variables. With MCA one can determine for relevant categories of a certain independent variable what proportion of young women subsequently experienced marital disruption, assuming that members of that subcategory were "average" on all the other characteristics.

The dependent variable is dichotomous, with a value of "1" given to those respondents whose marriages first disrupted between 1968 and 1973 and a "0" if the respondent was at some point during this period eligible to disrupt but did not do so (our previously defined "comparison" group). The full multivariate model which estimates the probability of

marital disruption for black and white women includes a range of socioeconomic and demographic variables which, based on the review of the literature, were felt to be significant predictors of marital disruption. While the rationale for most of the variables is self explanatory, the variables proxying for "income" and "independence" effects deserve further explanation.

The proxies for the "independence" effect are the woman's potential wage (a constructed variable which estimates a woman's potential hourly earnings based on a number of her personal characteristics);[2] her access

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[2]Actual hourly earnings are hypothesized to be a function of the respondent's education, work experience, South/nonSouth residence, SMSA/nonSMSA, and job tenure. From these estimates for women who were working, we then estimated values for nonworkers, assuming them to have similar wage structure.

For whites, the wage equation is as follows (with t-statistics in parentheses):

$$\begin{aligned} WAGE = {} & 140.54 - 20.873\times(EDUCATION) + 15.566\times(WORK\ EXPERIENCE) \\ & (2.95) \qquad (-2.83) \qquad (6.52) \\ & + 14.703\times(JOB\ TENURE) - 1.2874\times(JOB\ TENURE^2) \\ & (4.42) \qquad (-2.90) \\ & - .69706\times(WORK\ EXPERIENCE^2) + 25.870\times(SMSA) \\ & (-3.04) \qquad (5.28) \\ & - 4.9788\times(SOUTH) + 1.6068\times(EDUCATION^2) \\ & (-0.98) \qquad (5.59) \end{aligned}$$

For blacks, the wage equation is as follows (with t-statistics in parentheses):

$$\begin{aligned} WAGE = {} & 193.79 - 20.904\times(EDUCATION) + 14.012\times(WORK\ EXPERIENCE) \\ & (3.77) \qquad (-2.49) \qquad (5.25) \\ & + 8.8415\times(JOB\ TENURE) - .35380\times(JOB\ TENURE^2) \\ & (2.10) \qquad (-0.58) \end{aligned}$$

to welfare (primarily AFDC) payments;[3] her labor market experience as measured by the number of years she has worked six months or more since leaving school; and the number of hours she worked during the survey week at time T. While none of these variables reaches significance as a predictor of marital breakdown for both races, there are several variables which seem to affect one race but not the other. The hours worked in the survey week and years of work experience are significant predictors of marital disruption for white women but are not for blacks.[4]

$$- 1.1459\times(\underset{(-4.54)}{\text{WORK EXPERIENCE}^2}) + 20.261\times(\underset{(3.31)}{\text{SMSA}})$$

$$- 39.102\times(\underset{(-7.17)}{\text{SOUTH}}) + 1.4513\times(\underset{(4.13)}{\text{EDUCATION}^2})$$

[3]To measure the ease of obtaining benefits, we use the proportion of potentially eligible households (according to Census definition) actually receiving AFDC assistance by state. The actual benefit level received is proxied by Social Security statistics giving average payment per recipient by state. We can then construct a variable of the following form:

(1) High accessibility - high benefits
(2) Low accessibility - low benefits
(3) Low accessibility - high benefits
    High accessibility - low benefits

High accessibility means that the state has above the mean proportion of potentially eligible households actually receiving AFDC. High benefit levels mean that the state has above the mean average payment per recipient.

[4]The potential wage variable, contradicting the proposed hypothesis, is negatively associated with the marital disruption probabilities. One explanation for such a result is that the potential wage variable acts more as a proxy for a measure of a permanent wage, i.e., the level of earnings that a woman can expect to receive given her educational attainment and area of residence, rather than measuring her earning power at a single point in time in a labor market.

Of the two, only the work experience variable approaches significance for the black respondents. Conversely, only accessibility to welfare attains a high level of significance for the black women; although the variable is not significant for whites, it does operate in the right direction. Empirical evidence consistent with the hypothesized "independence" effect is, therefore, moderately significant for whites but marginal at best for black respondents.[5]

The primary "income" effect variable in the model is husband's earnings; higher earnings by the husband, everything else being equal, should be associated with lower levels of marital disruption. Lower family debt levels would also be expected to be associated with more stable marriages. In a relative context, one would expect greater marital stability in those marriages where the family financial status has been stable or improving.[6]

There was no substantial association between husband's earnings and marital stability for either blacks or whites. For whites, however,

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[5]In supplementary analyses of the determinants of labor force participation at time T, a model which included an explanatory variable indicating whether or not the respondent would disrupt during the following year showed a significant association for whites but not for blacks. That is, white women who were working at time T and subsequently had their marriage disrupt exhibited anticipatory behavior which might well be termed an "independence" effect--working in anticipation of a subsequent marital disruption. The directions of causation and the explanations for the significant association are undoubtedly complex, and beyond the scope of this paper.

[6]This variable is based on the question asked of each respondent at T as to whether she feels her family's financial position is better, about the same, or worse than at the previous interview date.

having no accumulated debts was associated with lower levels of marital disruption. Finally, recent improvements in financial position (between T-1 and T) were associated with lower probabilities of marital disruption for both races, but was significant only for blacks. This suggests, as other researchers have concluded, that to the extent that economic factors are relevant, concepts which measure changes in a family's economic status relative to their particular comparison group may be of greater importance than status variables referring to one point in time.

As may be noted in Table 2, demographic and social variables associated with the woman's background are important predictors of marital breakdown, in contrast to the only moderate significance of the economic variables.[7] These variables include the education, age and duration of marriage of the respondent as well as the urban/rural nature of the respondent's residence. For both black and white women, the negative association between education and marital disruption probabilities is highly significant. The fact that this inverse relationship persists even after controlling for the economic correlates of educational attainment indicates that higher levels of schooling bear an independent relationship to a propensity for marital stability.

Consistent with the literature, being raised in a broken home is found to be positively associated with marital disruption even with all the other socioeconomic controls in this model. Thus, there appear to be certain social-psychological syndromes among both blacks and whites which tend to pass on a "propensity to disrupt" from one generation to the next.

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[7]The reader may wonder why the adjusted R^2 values for both the white and black models are small. It is generally accepted that disaggregated data, such as data by individual households, increase the relative importance of neglected variables. For a further discussion of the reasons why the adjusted R^2 values tend to be small when regressions are run on cross-section data for individuals, see Henri Theil, Principles of Econometrics (New York: John Wiley and Sons, 1971), p. 181.

Table 2 Unadjusted and Adjusted Proportions of Respondents Experiencing a Marital Disruption between 1968 and 1973, by Race: Multiple Classification Analysis[a]

Characteristics	Number of respondents	Unadjusted proportion	Adjusted proportion	F-ratio
	WHITES			
Age of youngest child				0.40
0-1 years	650	.14	.12	
2 or more years	382	.16	.14	
No children	998	.10	.12	
Accessibility of welfare in state				1.77
Low access - low benefits	551	.14	.11	
High access - high benefits	812	.12	.14	
Other	667	.12	.12	
Respondent's education				13.62***
0-11 years	444	.24	.20	
12 years	1,093	.11	.11	
13 or more years	493	.06	.10	
Debt accumulation				2.92*
No debt	577	.09	.11	
Some debt	604	.15	.15	
Not ascertainable	849	.13	.12	
Work experience				9.51***
0-2 years	1,202	.12	.11	
3 or more years	828	.13	.15	
Potential wage				4.59
$1.50 or less	658	.18	.16	
$1.51 - 1.99	643	.11	.11	
$2.00 or more	729	.10	.11	
Residence in SMSA				8.96***
Yes	1,239	.13	.14	
No	791	.11	.10	
Husband's earnings in past year				2.17*
$0 - 3,999	640	.12	.12	
$4,000 - 5,999	448	.14	.13	
$6,000 - 7,999	411	.11	.11	
$8,000 or more	370	.11	.11	
Not ascertainable	161	.17	.19	

(Table continued on next page.)

Table 2 Continued

Characteristics	Number of respondents	Unadjusted proportion	Adjusted proportion	F-ratio
	WHITES			
Both parents present at age 14				4.60**
Yes	1,698	.11	.12	
No	332	.19	.16	
Age of respondent				7.64***
15-19	316	.18	.19	
20-21	483	.13	.14	
22-23	576	.11	.12	
24 or older	655	.10	.09	
Duration of marriage				13.83***
0 - 1½ years	948	.09	.08	
2 - 2½ years	238	.17	.16	
3 - 5 years	525	.17	.18	
5½ or more years	319	.13	.15	
Ease of divorce: divorce rate in state				4.86***
0 - 2.6	484	.09	.10	
2.7 - 4.1	535	.10	.10	
4.2 - 6.7	579	.15	.14	
6.8 or higher	181	.20	.20	
Not ascertainable	251	.12	.15	
Change in financial position T - 1 to T				1.03
Better	992	.11	.11	
Same	606	.15	.14	
Worse	182	.14	.14	
Not ascertainable	250	.14	.13	
Hours worked during survey week				7.89***
None reported	1,076	.13	.10	
1-34	283	.11	.13	
35 or more	671	.13	.16	
Grand mean	2,030	.13	.13	5.12***
R^2 (adjusted)				.06

(Table continued on next page.)

Table 2 Continued

Characteristics	Number of respondents	Unadjusted proportion	Adjusted proportion	F-ratio
	BLACKS			
Age of youngest child				0.49
0-1 years	289	.35	.33	
2 or more years	135	.36	.32	
No children	168	.20	.28	
Accessibility of welfare in state				4.54**
Low access - low benefits	331	.28	.27	
High access - high benefits	165	.34	.35	
Other	96	.37	.40	
Respondent's education				4.53**
0-11 years	254	.41	.38	
12 years	264	.26	.26	
13 or more years	74	.19	.28	
Debt accumulation				0.35
No debt	167	.28	.31	
Some debt	198	.30	.30	
Not ascertainable	227	.35	.33	
Work experience				2.48
0-2 years	394	.32	.29	
3 or more years	198	.30	.35	
Potential wage				1.20
$1.50 or less	271	.32	.29	
$1.51 - 1.99	207	.36	.35	
$2.00 or more	114	.22	.30	
Residence in SMSA				0.79
Yes	391	.31	.32	
No	201	.32	.29	
Husband's earnings in past year				2.54**
$0 - 3,999	248	.31	.30	
$4,000 - 5,999	155	.30	.31	
$6,000 - 7,999	75	.23	.24	
$8,000 or more	35	.22	.28	
Not ascertainable	79	.49	.45	

(Table continued on next page.)

Table 2 Continued

Characteristics	Number of respondents	Unadjusted proportion	Adjusted proportion	F-ratio
	BLACKS			
Both parents present at age 14				2.05
Yes	342	.27	.29	
No	250	.37	.34	
Age of respondent				3.15**
15-19	124	.37	.42	
20-21	143	.30	.31	
22-23	158	.27	.28	
24 or older	167	.32	.27	
Duration of marriage				11.28***
0 - 1½ years	305	.21	.22	
2 - 2½ years	73	.38	.35	
3 - 5 years	136	.47	.47	
5½ or more years	78	.31	.34	
Ease of divorce: divorce rate in state				1.00
0 - 2.6	84	.37	.32	
2.7 - 4.1	228	.33	.36	
4.2 - 6.7	177	.28	.28	
6.8 or higher	65	.29	.27	
Not ascertainable	38	.29	.30	
Change in financial position T - 1 to T				6.58***
Better	241	.20	.24	
Same	220	.36	.33	
Worse	61	.39	.35	
Not ascertainable	70	.47	.48	
Hours worked during survey week				1.60
None reported	347	.36	.33	
1-34	59	.18	.22	
35 or more	186	.27	.31	
Grand mean	592	.31	.31	3.57***
R^2 (adjusted)				.12

a Respondents 14 to 24 years of age in 1968 who have either experienced a first disruption or who are included in the reference group.

* Significant at the 10 percent level.

** Significant at the 5 percent level.

*** Significant at the 1 percent level.

Paralleling other researchers' findings with regard to the importance of the age at marriage variable, for both black and white women there remains a strong inverse association between age and marital disruption, even after controlling for all the other factors which are known to be associated with aging. The data suggest that any institutional means which can be used to raise significantly the age of marriage could well lead to major declines in marital disruption rates, even if no other characteristics relating to the youth were altered. The adjusted disruption rates for white women under the age of 20 are 19 percent compared with 14 percent for those aged 20 to 21, 12 percent for 22 to 23 year olds and 9 percent for those women 24 years of age and older. Parallel declines are evidenced for black women. In addition, after removing the effect of the other socioeconomic and demographic factors, the highest marital disruption probabilities are evidenced by women whose marriages are of intermediate length.[8] Separation and divorce are not so prevalent during the first two years of marriage as in the immediately subsequent years. As the marriage enters the fifth and sixth years, a pattern of decline in disruption probabilities appears, at least for this cohort of younger women.

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[8] The disruption probabilities for the newly married group are slightly artificially depressed since those women who are never married at time T but maritally disrupted by time T + 1 are excluded from the model. However, even when these women are included, their disruption rates are significantly below those whose marriages were of an intermediate length.

Also, from a demographic perspective, there is no evidence of any pattern of association between childbearing and marital disruption, after controlling for related factors such as education, age and duration of marriage. Thus, this data suggest the presence or absence of a child per se is not concomitant with marital breakdown. Also, contrary to what has been generally found in the literature, the presence of an infant also does not appear to affect disruption probabilities significantly. Rather, other factors associated with the respondent and the marriage which are in turn determinants of childbearing are more likely to be the root causes.

As a final note, there is a definite independent positive association between the probability of a white woman's marital disruption and the ease with which one can obtain a divorce, as measured by the divorce rate in her state of residence. White respondents have about a 10 percent adjusted disruption probability in states where divorce rates are low, 14 percent where they are moderate, and a 21 percent adjusted probability in states where rates are the highest.[9]

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[9]This variation in disruption probabilities by state divorce rates may be seen to be independent of urban-rural variations among states, since a control for this factor is included in the model. White respondents living in metropolitan areas are significantly more likely to have their marriage disrupt. While acknowledging a certain circularity between state divorce rates and marital disruption probabilities, the authors feel that the use of this variable is justified as representing, at least partially, differential access to divorce. This is because many of the individual characteristics which might otherwise affect variations in divorce probabilities are already controlled for in the model.

CONCLUDING REMARKS

This paper uses a data base specifically representative of young adult women to examine the relative importance of economic and noneconomic factors in determining the likelihood of a marital disruption. Its focus on young women in the age group most vulnerable to marital instability makes it unique among recent multivariate studies on the subject of marital disruption determinants.

In general, it was found that direct economic factors are apparently of less importance as determinants of a marital breakdown than are other socioeconomic background and demographic factors. While modest "income" and "independence" effects were noted, factors such as educational attainment (independent of the above economic factors), coming from a "broken home," age and duration of marriage were far more significant. Of course, to the extent that the background factors are indirect determinants of income and other work-related factors, the case is being overstated. However, in retrospect, the results should not be surprising. If men and women marry largely for noneconomic reasons, it is not inconsistent that large proportions of dissolving marriages should similarly have noneconomic motivations.

The nature of the N.L.S. data set opens up several areas for further research into the determinants of marital disruption. Since additional longitudinal data is available on a cohort of mature women aged 30 to 44 in 1968, it will be possible to compare the determinants of marital disruption across generations. In addition, the fact that there are a significant number of mothers and daughters out of the same household surveyed through

the N.L.S. will permit closer examination of the intergenerational transmission of marital instability, found to be significant in this study. Finally, additional surveys of the young women's cohort under the N.L.S. will both increase the size of the sample of young women who have undergone a disruption in their marriage and the number of women with longer duration marriages before disruption. These additional survey rounds will ultimately increase both the number of sample cases as well as the representativeness of the disrupting group.

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APPENDIX

CONSTRUCTION OF THE MARITAL DISRUPTION AND COMPARISON GROUP SAMPLES

The Marital Disruption Sample

All young women who divorce or separate for the first time during the 1968 to 1973 period are defined as the marital disruption sample. A "disrupted" woman will only be counted once--the year within the 1968 to 1973 period when she first appears as disrupted (separated or divorced). That is, if a woman were married with her spouse present in 1968, separated in 1969, and divorced in 1970, she would appear in the numerator of the marital disruption variable in 1969 but not again in 1970.

The following slippage exists in being able to identify properly all disrupting women:

(1) Women who were divorced or separated at some point before the first survey in 1968 cannot be identified.

(2) Women who are married, husband present, in successive years with the same husband and who had a separation in the intervening interval cannot be identified.

In general, all other women who either separate or divorce between 1968 and 1973 can be identified unless, of course, they leave the sample before the disruption event.

The Comparison Group

Whereas a first marital disruption represents a unique event, appearing in the (maritally stable) comparison group is not, since many women obviously are "eligible to disrupt" in more than one survey year. Thus, to count a woman in the comparison group every year she is eligible to disrupt would result in massive double counting. For this reason, we have used the following procedure for defining that group:

(1) Every woman who is "eligible" at some point between 1968 and 1973 is included in the comparison group but only one time.

(2) After excluding those women who are known to experience a marital disruption between 1968 and 1973, the remainder are randomly distributed across the survey years roughly in proportion to the distribution of marital disruption over the five-year period. That is, if x percent of all the first marital disruptions occurred between 1968 and 1969, then x percent of the eligible comparison group was randomly assigned to that interval. Thus, once an individual is

selected for the comparison group in a given year, she is no longer eligible for inclusion in any other year.

The above should meet the basic objectives of a properly defined comparison group. That is, it (1) defines women who were eligible to disrupt but did not do so during the appropriate time period, and (2) assures that the comparison group is demographically and temporally appropriate.

Variables for this comparison group are generally measured in the year that the particular individual is selected to appear. For example, if we select a woman for our comparison group in 1970, her socioeconomic characteristics (as entered in our model) will be measured as of the 1970 interview. The only exception is the case of those who were never married in the year in which they were selected to appear. The socioeconomic characteristics of these women will be measured as of the next interview, when they are married.

The Center for Human Resource Research

The Center for Human Resource Research is a policy-oriented research unit based in the College of Administrative Science of The Ohio State University. Established in 1965, the Center is concerned with a wide range of contemporary problems associated with human resource development, conservation and utilization. The personnel include approximately twenty senior staff members drawn from the disciplines of economics, education, health sciences, industrial relations, management science, psychology, public administration, social work and sociology. This multidisciplinary team is supported by approximately 50 graduate research associates, full-time research assistants, computer programmers and other personnel.

The Center has acquired pre-eminence in the fields of labor market research and manpower planning. The National Longitudinal Surveys of Labor Force Behavior have been the responsibility of the Center since 1965 under continuing support from the United States Department of Labor. Staff have been called upon for human resource planning assistance throughout the world with major studies conducted in Bolivia, Ecuador and Venezuela, and recently the National Science Foundation requested a review of the state of the art in human resource planning. Senior personnel are also engaged in several other areas of research including collective bargaining and labor relations, evaluation and monitoring of the operation of government employment and training programs and the projection of health education and facility needs.

The Center for Human Resource Research has received over one million dollars annually from government agencies and private foundations to support its research in recent years. Providing support have been the U.S. Departments of Labor, State, and Health, Education and Welfare; Ohio's Health and Education Departments and Bureau of Employment Services; the Ohio cities of Columbus and Springfield; the Ohio AFL-CIO; and the George Gund Foundation. The breadth of research interests may be seen by examining a few of the present projects.

The largest of the current projects is the National Longitudinal Surveys of Labor Force Behavior. This project involves repeated interviews over a fifteen year period with four groups of the United States population: older men, middle-aged women, and young men and women. The data are collected for 20,000 individuals by the U.S. Bureau of the Census, and the Center is responsible for data analysis. To date dozens of research monographs and special reports have been prepared by the staff. Responsibilities also include the preparation and distribution of data tapes for public use. Beginning in 1979, an additional cohort of 12,000 young men and women between the ages of 14 and 21 will be studied on an annual basis for the following five years. Again the Center will provide analysis and public use tapes for this cohort.

The Quality of Working Life Project is another ongoing study operated in conjunction with the cities of Springfield and Columbus, in an attempt to improve both the productivity and the meaningfulness of work for public employees in these two municipalities. Center staff serve as third party advisors, as well as researchers, to explore new techniques for attaining management-worker cooperation.

(Continued on inside of back cover)

A third area of research in which the Center has been active is manpower planning both in the U.S. and in developing countries. A current project for the Ohio Advisory Council for Vocational Education seeks to identify and inventory the highly fragmented institutions and agencies responsible for supplying vocational and technical training in Ohio. These data will subsequently be integrated into a comprehensive model for forecasting the State's supply of vocational and technical skills.

Another focus of research is collective bargaining. In a project for the U.S. Department of Labor, staff members are evaluating several current experiments for "expedited grievance procedures," working with unions and management in a variety of industries. The procedural adequacies, safeguards for due process, cost and timing of the new procedure are being weighed against traditional arbitration techniques.

Senior staff also serve as consultants to many boards and commissions at the national and state level. Recent papers have been written for the Joint Economic Committee of Congress, The National Commission for Employment and Unemployment Statistics, The National Commission for Manpower Policy, The White House Conference on the Family, the Ohio Board of Regents, the Ohio Governor's Task Force on Health, and the Ohio Governor's Task Force on Welfare.

The Center maintains a working library of approximately 6,000 titles which includes a wide range of reference works and current periodicals. Also provided are computer facilities linked with those of the University and staffed by approximately a dozen computer programmers. They serve the needs of in-house researchers and users of the National Longitudinal Survey tapes.

For more information on specific Center activities or for a copy of the Publications List, write: Director, Center for Human Resource Research, Suite 585, 1375 Perry Street, Columbus, Ohio 43201.